

IN RE:

HARLAN MICHAEL NEFSTEAD
DAWN MICHELLE NEFSTEAD
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:19-10814

Chapter 13

Document No.: 145

ORDER OF COURT

AND NOW, this 13th day of January, 2025, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

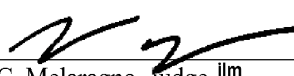
(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


John C. Melaragno, Judge JM
United States Bankruptcy Court

SIGNED
1/13/25 11:10 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Harlan Michael Nefstead
Dawn Michelle Nefstead
Debtors

Case No. 19-10814-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Jan 13, 2025

Form ID: pdf900

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Harlan Michael Nefstead, Dawn Michelle Nefstead, 504 Concord Street, Corry, PA 16407-2232
sp	+ Betsy A. Zimmerman, Sinko Zimmerman, LLC, Suite 200, One Adams Place, 310 Seven Fields Blvd., Seven Fields, PA 16046-4343
sp	+ Shayna Slater, Arapol Weiss, 130 North 18th Street, Suite #1600, Philadelphia, PA 19103-2780
sp	+ Sinko Zimmerman, LLC, Suite 200, One Adams Place, 310 Seven Fields Blvd., Seven Fields, PA 16046-4343
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, New York, NY 10004-1734
cr	+ U.S. Bank National Association, not in its individ, Friedman Vartolo, LLP, 1325 Franklin Ave., Ste 160, Garden City, NY 11530-1631
15103609	+ ARIS, 111 Stow Avenue, Suite 200, Cuyahoga Falls, OH 44221-2560
15103608	+ Allied Interstate, P.O. Box 361445, Columbus, OH 43236-1445
15103611	+ Barbara Welton, Esquire, 2530 Village Commons Drive, #B, Erie, PA 16506-7204
15103614	+ CitiBank, N.A., c/of Fay Servicing LLC, 440 S. LaSalle Street, Suite 2000, Chicago, IL 60605-5011
15103618	+ Edward Snyder & Associates, 5158 Peach Street #10, Erie, PA 16509-2488
15103620	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15103622	+ Ford Motor Credit Company, 575 E. Swedesford Road, Suite 100, Wayne, PA 19087-1625
15685005	+ Jennifer Brown, Northwestern Legal Services, 3110 Highland Road, Suite 203, Hermitage, PA 16148-4505
15143435	+ Limosa, LLC, Land Home Financial Services, Inc., 3611 South Harbor Blvd Suite 100, Santa Ana, CA 92704-7915
15685006	+ Tammie Haynes, 3110 Highland Road, Suite 203, Hermitage, PA 16148-4505
15103634	+ Trisha D. Nefstead, 504 Concord Avenue, Corry, PA 16407-2232
15103635	+ Vicky Conner, 31131 Tatle Street, Cambridge Springs, PA 16403-5635
15103639	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court., Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
15103636	Warren General Hospital, Two Crescent Park West, P.O. Box 68, Warren, PA 16365-0068

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 00:32:46	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	^ MEBN	Jan 14 2025 00:07:37	Rushmore Loan Management Services, LLC, Friedman Vartolo, LLP, 1325 Franklin Ave., Suite 160, Garden City, NY 11530-1631
15103610	Email/Text: g17768@att.com	Jan 14 2025 00:09:00	AT&T, P.O. Box 5014, Carol Stream, IL 60197-5014
15103607	^ MEBN	Jan 14 2025 00:09:03	Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15103613	+ Email/Text: bankruptcynotices@cbecompanies.com	Jan 14 2025 00:11:00	CBE Group, 1309 Technology Parkway, Cedar Falls, IA 50613-6976

District/off: 0315-1

User: auto

Page 2 of 4

Date Rcvd: Jan 13, 2025

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Total Noticed: 56

15103612	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 00:22:00	Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
15112054	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 14 2025 00:32:33	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15133809	Email/PDF: bncnotices@becket-lee.com	Jan 14 2025 00:32:42	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15103615	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 14 2025 00:10:00	Comenity Bank, Bankruptcy Dept., P.O. Box 182273, Columbus, OH 43218-2273
15103616	Email/Text: mrdiscen@discover.com	Jan 14 2025 00:09:00	Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850
15107911	Email/Text: G06041@att.com	Jan 14 2025 00:11:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
15106675	Email/Text: mrdiscen@discover.com	Jan 14 2025 00:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15103619	Email/Text: bankruptcydepartment@tsico.com	Jan 14 2025 00:12:00	EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
15103621	Email/Text: rj@ffcc.com	Jan 14 2025 00:09:00	First Federal Credit Control, 2470 Chagrin Blvd., Suite 205, Beachwood, OH 44122-5630
15103623	Email/Text: mortgagebksupport@citizensbank.com	Jan 14 2025 00:12:00	Franklin American Mortgage Company, 501 Corporate Center Drive, Suite 400, Franklin, TN 37067
15124960	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jan 14 2025 00:11:00	First Financial Investment Fund Holdings, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
15103625	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 14 2025 00:32:51	Home Depot, P.O. Box 9001010, Louisville, KY 40290-1010
15103627	^ MEBN	Jan 14 2025 00:09:05	KML Law Group PC, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15103628	Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:09:00	Kohl's, Payment Center, P.O. Box 2983, Milwaukee, WI 53201-2983
15105877	Email/PDF: resurgentbknofications@resurgent.com	Jan 14 2025 00:21:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15103629	Email/Text: amps@manleydeas.com	Jan 14 2025 00:10:00	Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
15103630	+ Email/Text: Mercury@ebn.phinsolutions.com	Jan 14 2025 00:09:00	Mercury Card, Card Services, P.O. Box 84064, Columbus, GA 31908-4064
15103631	^ MEBN	Jan 14 2025 00:07:35	Mortgage Electronic Registration, Systems, Inc., P.O. Box 2026, Flint, MI 48501-2026
15139922	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 14 2025 00:32:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15103632	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pa. Dept. of Revenue, Dept. 280946, Harrisburg, PA 17128-0946
15105649	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15367069	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15103633	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 14 2025 00:21:49	Synchrony Bank, ATTENTION: Bankruptcy Dept., P.O. Box 965061, Orlando, FL 32896-5061
15104612	^ MEBN	Jan 14 2025 00:07:53	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0315-1

User: auto

Page 3 of 4

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			23541-1021
15375360	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15656849	+ Email/Text: nsm_bk_notices@mrcooper.com	Jan 14 2025 00:10:00	U.S. Bank National Association, et al., C/O Rushmore Servicing, PO BOX 619096, Dallas, TX 75261-9096
15109689	^ MEBN	Jan 14 2025 00:10:00	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
15121708	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 14 2025 00:21:05	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
15133824	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 14 2025 00:20:51	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15103637	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 14 2025 00:21:06	Wells Fargo Bank, N.A., 3476 Stateview Blvd., Fort Mill, SC 29715-7200
15103638	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 14 2025 00:22:08	Wells Fargo Card Services, P.O. Box 51193, Los Angeles, CA 90051-5493

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Limosa LLC
cr		US Bank NA
cr		WELLS FARGO BANK, N.A.
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15137278	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15103617	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Financial Services LLC, P.O. Box 15316, Wilmington, DE 19850
15375362	*+	U.S. Bank National Association, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
15103624	##	Genpact Services LLC, P.O. Box 1969, Southgate, MI 48195-0969
15103626	##+	Joan M. Fairchild, Esquire, 132 N. Center Street, Corry, PA 16407-1625

TOTAL: 3 Undeliverable, 4 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:

District/off: 0315-1

User: auto

Page 4 of 4

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Name	Email Address
Denise Carlon	on behalf of Creditor Limosa LLC dcarlon@kmlawgroup.com
Jennifer Brown	on behalf of Plaintiff Travis Parrett jbrown@nwls.org
Jennifer Brown	on behalf of Plaintiff Jake Parrett jbrown@nwls.org
Jennifer Brown	on behalf of Plaintiff Tammie Haynes jbrown@nwls.org
Lauren Moyer	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for RMTP Trust, Series 2021 BKM-TT bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Michael S. Jan Janin	on behalf of Defendant Dawn Michelle Nefstead Administratrix of the Estate of Harlan M. Nefstead mjanjanin@quinnfirm.com, slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Debtor Harlan Michael Nefstead mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Michael S. Jan Janin	on behalf of Joint Debtor Dawn Michelle Nefstead mjanjanin@quinnfirm.com slowe@quinnfirm.com;mtrayer@quinnfirm.com;mmartinucci@quinnfirm.com;Janin.MichaelR117420@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Richard James Tracy, III	on behalf of Creditor Rushmore Loan Management Services LLC richard.tracy.iii@gmail.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor WELLS FARGO BANK N.A. amps@manleydeas.com

TOTAL: 12